



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:  
**MEADOW et al.**  
Appl. No.: 09/901,124  
Filed: July 10, 2001  
For: **Check Authorization System  
and Method**

Confirmation No.: 7209  
Art Unit: 3692  
Examiner: Nguyen, Nga B.  
Atty. Docket: 051874-0110

**Amendment and Reply under 37 C.F.R. § 1.111**

***Mail Stop Amendment***

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated October 20, 2006 ("Office Action"), Applicants submit the following Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks and Arguments begin on page 7 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.